

This form is used in connection with mortgages insured under the one- to four-family provisions of the National Housing Act.

STATE OF SOUTH CAROLINA,
COUNTY OF GREENVILLE }

TO ALL WHOM THESE PRESENTS MAY CONCERN: JOHNNY CHAPPELL AND ROBERTINE D. CHAPPELL

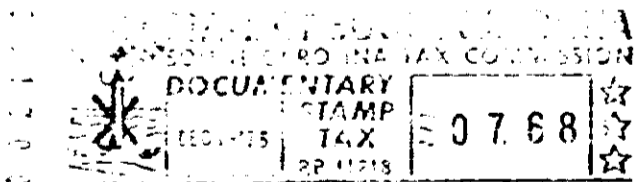
Piedmont, South Carolina, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto Aiken-Speir, Inc.

, a corporation
organized and existing under the laws of the State of South Carolina, hereinafter called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are incorporated herein by reference, in the principal sum of Nineteen Thousand One Hundred Fifty and No/100 Dollars (\$ 19,150.00), with interest from date at the rate of eight per centum (8 %) per annum until paid, said principal and interest being payable at the office of Aiken-Speir, Inc. in Florence, South Carolina or at such other place as the holder of the note may designate in writing, in monthly installments of One Hundred Forty and 56/100 Dollars (\$ 140.56), commencing on the first day of January, 19 77, and on the first day of each month thereafter until the principal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of December, 2006

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt and for better securing the payment thereof to the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, and released, and by these presents does grant, bargain, sell, and release unto the Mortgagee, its successors and assigns, the following-described real estate situated in the County of Greenville State of South Carolina:

All that piece, parcel, or lot of land, together with all buildings and improvements thereon situate, lying, and being on the western side of Rockvale Drive, in Gantt Township, Greenville County, South Carolina, being shown and designated as a part of Lot No. 225 on a plat of Rockvale, Section II, made by J. Mac Richardson, Surveyor, dated July, 1959, recorded in the RMC Office for Greenville County, S. C., in Plat Book "QQ", Page 109, and having according to said plat the following metes and bounds, to wit: BEGINNING at an iron pin on the western side of Rockvale Drive at the joint front corner of Lots Nos. 225 and 226 and running thence along the common line of said lots, S. 86-11 W. 236.1 feet to an iron pin 35 feet back from the center line of a creek; thence N. 12-05 W. 75.8 feet to an iron pin; thence along the common line of Lots Nos. 224 and 225, N. 86-11 E. 247 feet to an iron pin on Rockvale Drive; thence along the western side of Rockvale Drive, S. 3-49 E. 75 feet to an iron pin, the beginning corner. The within is the identical property heretofore conveyed to the mortgagors by deed of Secretary of Housing and Urban Development, dated 20 October 1976, to be recorded herewith. MORTGAGEE'S MAILING ADDRESS IS: P.O. Box 391, Florence, South Carolina 29501.



Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures and equipment now or hereafter attached to or used in connection with the real estate herein described.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its successors and assigns forever.

The Mortgagor covenants that he is lawfully seized of the premises hereinabove described in fee simple absolute, that he has good right and lawful authority to sell, convey, or encumber the same, and that the premises are free and clear of all liens and encumbrances whatsoever. The Mortgagor further covenants to warrant and forever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagor covenants and agrees as follows:

- 1. That he will promptly pay the principal of and interest on the indebtedness evidenced by the said note, at the times and in the manner therein provided. Privilege is reserved to pay the debt in whole, or in an amount equal to one or more monthly payments on the principal that are next due on the note, on the first day of any month prior to maturity; provided, however, that written notice of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

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